



# **WHAT IS THE FLOOD INSURANCE INSPECTION PROGRAM?**

During the week of August 28, 1995 the Federal Emergency Management Agency performed a "Community Assistant Visit" (CAV) in unincorporated Monroe County. The purpose of a CAV is to monitor community compliance with the minimum requirements for community participation in the National Flood Insurance Program (NFIP). Those minimum requirements are: (1. adoption of a floodplain management ordinance, (2. administration of the floodplain management ordinance and (3. enforcement of the floodplain management ordinance.

After the 1995 CAV, FEMA notified Monroe County of a deficiency in its enforcement efforts noting there were large numbers of illegally occupied enclosures below the base flood elevation in residential structures. The County was directed to correct the deficiency and enforce the ordinance or face removal from the National Flood Insurance Program.

The Monroe County Board of County Commissioners appointed a "FEMA Task Force" to address this problem since the Florida Statutes 933 prevented on site investigations of possible violations which hindered enforcement efforts. The Task developed the concept of the Flood Insurance Inspection Program.

FEMA considered this concept and agreed to its implementation as a pilot program for Monroe County. Responding to the request FEMA established a final rule, printed in the Federal Register on June 27, 2000 establishing the Inspection of Insured Structures.

The Inspections began in March 2002. It is a one time process established for the inspection of federally insured homes to assist Monroe County with the enforcement efforts to correct the identified deficiencies and continue to participate in the National Flood Insurance Program.